HILL WALLACK LLP
202 Carnegie Center
Princeton, New Jersey 08543-5226
(609) 924-0808
MK5597
Attorneys for Amboy Bank f/k/a Amboy National Bank

Hearing Date : August 16, 2010 at 10:00 a.m.

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
VICINAGE OF TRENTON**

In re: SHALOM TORAH CENTERS., Debtor.	Chapter 11 Case No.: 10-15444-(KCF) CERTIFICATION OF CYNDI BLEIER, ESQ. IN OPPOSITION TO THE AVI CHAI FOUNDATION'S MOTION FOR AN ORDER GRANTING RELIEF FROM THE AUTOMATIC STAY WITH RESPECT TO REAL PROPERTY KNOWN 14 AMBOY ROAD, MARLBORO, NEW JERSEY

I, Cyndi Bleier, being of full age, hereby certify as follows:

1. I am an attorney at law of the State of New Jersey and am Vice President and General Counsel for Amboy Bank f/k/a Amboy National Bank ("Amboy"). Part of my responsibilities at Amboy is to monitor certain delinquent accounts in bankruptcy, which includes the account of the debtor, Shalom Torah Centers ("Shalom Torah"). As such, I am personally familiar with the facts set forth herein and am authorized to make this Certification on behalf of Amboy.

2. This Certification is submitted in opposition to Avi Chai Foundation's ("Avi Chai") Motion for relief from the automatic stay with respect to real property known as 14 Amboy Road, Marlboro, New Jersey 07746 (the "Property"), which is owned by Shalom Torah.

3. Amboy is a secured creditor of Shalom Torah and has a first lien position with respect to the Property.

4. Amboy, has a secured claim under Loan No. 853700, which is the loan with respect to the Property, in the amount of $2,163,214.61 as of February 25, 2010, on its first lien. See Claim No. 57, incorporated by reference herein.

5. Additionally, as is set forth in the papers submitted by Avi Chai, it has a claim with respect to the Property in the amount of $612,500.00.

6. On June 22, 2009, an appraisal was prepared by the Otteau Valuation Group, Inc. with respect to the Property (the "Appraisal"). Pursuant to the Appraisal, the total value of the Property is $5,200,000.00. A copy of the Appraisal is annexed hereto and made a part hereof as Exhibit "A".

7. As a result, there is an equity cushion for Avi Chai with respect to the Property, as demonstrated as follows:

Value of Property	$5,200,000.00
Total Due Avi Chai as of 2/25/10	$612,500.00
Total Due Amboy on its first lien as of 2/25/10	$2,163,214.61
Equity Cushion for Avi Chai	$2,424,285.39

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the statements made by me are willfully false, I am subject to punishment.

Dated: August 9, 2010

/s/Cyndi Bleier
Cyndi Bleier